

**UNITED STATES BANKRUPTCY COURT**  
District of Utah

**Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines**

The debtor(s) listed below filed a chapter 13 bankruptcy case on 2/14/13.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice. Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.

**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Lance Purser 6566 Dirassy Dr. Herriman, UT 84096	Stacie Purser 6566 Dirassy Dr. Herriman, UT 84096
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Case Number: 13-21311 WTT	Social Security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-4963 xxx-xx-2677
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Attorney for Debtor(s) (name and address): Justin M. Myers Justin M. Myers, Attorney-at-Law, LLC 1194 W. South Jordan Pkwy. Suite A South Jordan, UT 84095 Telephone number: 801-572-0504	Bankruptcy Trustee (name and address): Kevin R. Anderson tr 405 South Main Street Suite 600 Salt Lake City, UT 84111 Telephone number: (801) 596-2884
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**Meeting of Creditors**

Date: **March 22, 2013**

Time: **11:00 am**

Location: **405 South Main Street, Suite 250, Salt Lake City, UT 84111**

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Proof of Claim:**

For all creditors (except a governmental unit): <b>6/20/13</b>	For a governmental unit (except as otherwise provided in Fed. R. Bankr. P. 3002 (c)(1)): <b>8/13/13</b>
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A Proof of Claim form may be obtained from any U.S. Bankruptcy Court nationwide or via the court's website at [www.utb.uscourts.gov](http://www.utb.uscourts.gov)

**Creditor with a Foreign Address**

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts:** **5/21/13**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Notice of Filing of Plan, Hearing on Confirmation of Plan and Hearing on Certain Objections**

The debtor has filed a plan. The hearing on confirmation and any filed objections under Local Rule 2003-1(a), 2083-1, or 6070-1(c) will be held:

Date: **4/30/13**, Time: **09:30 AM**, Location: **U.S. Bankruptcy Court, Rm 376, 350 South Main Street, Salt Lake City, UT 84101**

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Address of the Bankruptcy Clerk's Office:**

350 South Main #301 Salt Lake City, UT 84101 Telephone number: (801) 524-6687	<b>For the Court:</b>  Clerk of the Bankruptcy Court: David A. Sime
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Hours Open: 8:00 AM – 4:30 PM; Telephone 8:00 AM – 4:30 PM

Date: **2/27/13**

**Online Information**

Case information is available at no charge on our Voice Case Information System (VCIS). Call 1-866-222-8029 #85 with your touch-tone telephone. Case information is also available on the Internet using our PACER service for a \$.10/page fee. An account is required. Visit our homepage at [www.utb.uscourts.gov](http://www.utb.uscourts.gov) for details.

## EXPLANATIONS

FORM RAB9I (12/12)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice/Note	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. Important notice to individual debtor(s): All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form may be obtained from any U.S. Bankruptcy Court nationwide or via the court's website at <a href="http://www.utb.uscourts.gov">www.utb.uscourts.gov</a> . A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Ref: 11 U.S.C. §348 and F.R.B.P. 3002(c)(5). <b>Filing Deadline for a Foreign Creditor:</b> The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Do not include this notice with any filing you make with the court.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code § 1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Dismissal	This case may be dismissed unless a written objection to dismissal is filed by the debtor, a creditor or party in interest within 21 days after a creditors' meeting, if the debtor(s) or debtor's counsel fail to attend the creditors' meeting or fail to timely file required documents [Local Rules 1007-1, 2003-1(a), 2083-1(e)]. A hearing on the objection to dismissal must be set at the time the objection is filed and notice of the hearing must be sent to the trustee, all creditors and parties of interest, or the case shall be dismissed.
Objections to Confirmation and the Filing of Tax Returns	Objections to confirmation must be filed and served no later than 7 days before the date set for confirmation found on the front page of this notice. If there are no timely filed objections to confirmation pending or if all objections to confirmation are resolved by a court order or a stipulation signed by the debtor, the trustee and the objecting party, a plan may be confirmed without objection, and the hearing stricken. Unfiled tax returns must be submitted to the appropriate taxing authority and the trustee pursuant to Local Rule 6070-1(c)(1)(2)(3).

**-- Refer to Other Side for Important Deadlines and Notices --**

In re:  
Lance Purser  
Stacie Purser  
Debtors

Case No. 13-21311-WTT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 1088-2

User: jwg  
Form ID: rab9i

Page 1 of 2  
Total Noticed: 20

Date Rcvd: Feb 27, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 01, 2013.

db/jdb +Lance Purser, Stacie Purser, 6566 Dirassy Dr., Herriman, UT 84096-6870  
aty +Justin M. Myers, Justin M. Myers, Attorney-at-Law, LLC, 1194 W. South Jordan Pkwy., Suite A,  
South Jordan, UT 84095-5508  
aty +Mark S. Middlemas, Lundberg & Associates, 3269 South Main Street, Suite 100,  
Salt Lake City, UT 84115-3773  
8698147 +Cabelas Club, PO Box 82519, Lincoln, NE 68501-2502  
8698150 +GC Services, 6330 Gulfton, Houston, TX 77081-1198  
8698151 +Imagine Orthodontics, 4019 W. 12600 S. #201, Riverton, UT 84096-7401  
8698153 +Rocky Mountain Power, 1033 NE 6th Ave, Portland, OR 97232-2017  
8698155 +Sprinkler Supply Co., 7878 S. 1410 W., West Jordan, UT 84088-9400  
8698156 +Staples Credit Plan, PO Box 689020, Des Moines, IA 50368-9020  
8698160 +World's Foremost Bank, P.O. Box 82609, Lincoln, NE 68501-2609  
8698161 ++ZIONS FIRST NATIONAL BANK, LEGAL SERVICES UT ZB11 0877, P O BOX 30709,  
SALT LAKE CITY UT 84130-0709  
(address filed with court: Zions Bank, 310 S. Main, Salt Lake City, UT 84119)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +E-mail/Text: bnc@ch13kra.com Feb 28 2013 04:18:42 Kevin R. Anderson tr,  
405 South Main Street, Suite 600, Salt Lake City, UT 84111-3408  
8698146 +EDI: AMEREXPR.COM Feb 28 2013 02:58:00 American Express, PO Box 297871,  
Fort Lauderdale, FL 33329-7871  
8698148 +EDI: CAPITALONE.COM Feb 28 2013 02:58:00 Capital One, ATTN: General Correspondence,  
PO Box 30285, Salt Lake City, UT 84130-0285  
8698149 +EDI: CHASE.COM Feb 28 2013 02:58:00 Chase Cardmember Service, PO BOX 94014,  
Palatine, IL 60094-4014  
8698152 +EDI: IRS.COM Feb 28 2013 02:58:00 IRS, PO Box 7346, Philadelphia, PA 19101-7346  
8698154 +EDI: SALMAESERVICING.COM Feb 28 2013 02:58:00 Sallie Mae, P.O. Box 9500,  
Wilkes Barre, PA 18773-9500  
8698157 EDI: USBANKARS.COM Feb 28 2013 02:58:00 US Bank, PO BOX 790408, Saint Louis, MO 63179  
8698158 +EDI: UTAHTAXCOMM.COM Feb 28 2013 02:58:00 Utah State Tax Commission, 210 North 1950 West,  
Salt Lake City, UT 84134-9000  
8698159 +EDI: WFFC.COM Feb 28 2013 02:58:00 Wells Fargo Home Mortgage, PO BOX 14411,  
Des Moines, IA 50306-3411

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 01, 2013

Signature:



District/off: 1088-2

User: jwg  
Form ID: rab9i

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Total Noticed: 20

Date Rcvd: Feb 27, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2013 at the address(es) listed below:

Justin M. Myers on behalf of Debtor Lance Purser justinmyerslaw@gmail.com,  
justinmyerslaw1@gmail.com;justinmyerslaw0@gmail.com  
Kevin R. Anderson tr kanderson@ch13kra.com, lneebling@ch13kra.com  
United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 3